



#4

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on

May 1, 2001
Date of Deposit

Hugh A. Abrams
Name of Applicant, Assignee or
Registered Representative

Hugh A. Abrams
Signature

Our File No. CCHA-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dewayne Baker, et al.

Serial No. 09/802,066

Filing Date: March 8, 2001

For ELECTRONIC EXCHANGE AND
SETTLEMENT SYSTEM FOR CASH
ADJUSTMENTS FOR FINANCIAL
INSTITUTIONS

)
)
)
)
) Group Art Unit No. 2167
)
)
)
)

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Applicants submit herewith a copy of the following references for consideration of the Patent and Trademark Office in connection with the above-identified application:

U.S. Patent Documents

U.S. Patent No.

5,265,007

5,930,778

Issue Date

Nov. 23, 1993

July 27, 1999

Inventor

Barnhard, Jr., et al.

Geer

The applicants specifically reserve all rights of privilege and confidence with respect to this matter and submission of this document is not to be construed as a waiver of those rights. The identification of references is not to be construed as an admission by the applicants that the references constitute prior art to the applicants' invention.

A copy of Form PTO-1449 is also submitted. Please charge any additional fees related to this submission to Deposit Account No. 19-2165.

Dated: May 1, 2001

Respectfully submitted,



Hugh A. Abrams
Reg. No. 31,937
Attorney for Applicant

Sidley Austin Brown & Wood
Bank One Plaza
10 S. Dearborn Street
Chicago, IL 60603



FORM PTO-1449 LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT (use several sheets if necessary)	SERIAL NO. 09/802,066	CASE NO. CCHA-1
	FILING DATE 03/08/2001	GROUP ART UNIT 2167
	APPLICANT(S): D. Baker, et al.	

U.S. PATENT DOCUMENTS

REFERENCE DESIGNATION

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	5,265,007	11/23/93	Barnhard, Jr., et al.	364/408	08/07/89
	A2	5,930,778	04/27/99	Geer	705/45	04/11/96

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

May 1, 2001 (5:03PM)